

# EXHIBIT E

Message

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**From:** [REDACTED]  
**Sent:** 10/3/2018 8:13:40 AM  
**To:** [REDACTED]  
**Subject:** Re: G&R Forms

Thank you

On Wed, Oct 3, 2018, 10:31 AM [REDACTED] wrote:

I'm so sorry to hear that and hope you are alright. Don't worry about filling any of that info. What you just sent is perfectly fine. We can take care of the rest. I will get this processed as soon as possible.

**From:** [REDACTED]  
**Sent:** Wednesday, October 3, 2018 10:29 AM  
**To:** [REDACTED]  
**Subject:** Re: G&R Forms

Thank for information. Unfortunately I have to see doctor today . And I have to go to ER. I'm send you an employee election form but it's not complete in full . Can u take a look pls and help me with the rest i need to fill it out. My quation would be what the name of employer I should put ? Should I fill out on top of right corner BMLL billing # , team # , employer with 20 or more employees: yes or no ? And the name of carrier, plan type and carrier group?

Thank you for your help.

On Wed, Oct 3, 2018, 9:39 AM [REDACTED] wrote:

This is what our insurance rep said: "I would recommend the new employee's enrollment form be submitted as soon as possible. Coverage is effective on their date of hire. Unfortunately, I cannot confirm that the visit will be covered. That is determined by the insurance company. Since she has no confirmation of coverage, the doctor's office will not be able to verify coverage. She will most likely have to pay for the service up front and then submit a claim to CareFirst for reimbursement. If this is not an urgent situation, I would suggest she wait until her enrollment has been processed. Once I receive the form and send it to BenefitMall, it will take them about 3 days to process in their system and then it will feed over to the CareFirst system. So the process can take up to 5 days. However, if she really needs to see a doctor then she should not delay getting treatment. She just needs to be aware that she may have to pay out of pocket and then submit a claim for reimbursement."

If you do go to the doctor today I would first make sure that they take Carefirst BlueCross BlueShield. Please let me know if you need any help filling out the form.

[REDACTED]

**From:** [REDACTED]  
**Sent:** Wednesday, October 3, 2018 9:04 AM  
**To:** [REDACTED]  
**Subject:** Re: G&R Forms

Ok thanks you

On Wed, Oct 3, 2018, 8:58 AM [REDACTED] wrote:

I will call our insurance rep and let you know.

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On Wed, Oct 3, 2018 at 8:58 AM -0400, [REDACTED] wrote:

Ok . If I want to see the doctor today what do I need to show them ?

On Wed, Oct 3, 2018, 8:51 AM [REDACTED] wrote:

You do need to fill out the BMLL election form to get covered. But your coverage will become effective 10/1 since that's when you started work, so you will be covered even if you don't have an insurance card.

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On Wed, Oct 3, 2018 at 8:43 AM -0400, [REDACTED] wrote:

Is it possible to cover me from today with medical insurance? Do I need to complete BMLL Election Form for that today or w4 is enough? I'm working on BMLL election form right now.

On Mon, Oct 1, 2018, 9:51 AM [REDACTED] wrote:

Hi [REDACTED]

Welcome to the firm! I'm the firm manager at Goldstein & Russell, you should feel free to get in touch with me with any administrative questions you may have. . First things first, I need you to fill out a **form W-4** so we can get you onto payroll. Please scan and return it to me after you've filled it out at this email address or fax to [REDACTED].

Attached are some docs about the health plan (the SBC is the medical benefit summary, the SUM has more detail about the medical plan, then also a dental summary). If you want to get on the firm's health care plan you would be eligible on your date of hire. You would have 30 days from the date of hire to submit the new hire enrollment form, but keep in mind that medical and dental benefits are effective as of the date of hire. If you want to enroll in the healthcare plan please fill out the **BMLL Election Form**.

You are also eligible to participate in our FSA, which is the last pdf there. This is pre-tax money that you can spend on health costs not covered by our general health plan (most of us who use it do so for vision). You don't have to enroll in our general plan to enroll in that. Let me know if you're interested and I'll tell you what the maximum 2018 contribution will be for you, since it will be prorated.

We also have a retirement plan. Let me know if you're interested and I will pass along some info.

Our payroll processes at the end of the month. If you would like to set up direct deposit, please send me a voided check.

Thanks,

[REDACTED]

**From:** [REDACTED]  
**Sent:** 12/26/2018 7:31:39 AM  
**To:** [REDACTED]  
**CC:** [REDACTED]  
**Subject:** RE: Question

[REDACTED]

I have addressed this very question many times over the last 20 years. [REDACTED] is correct. CareFirst does not specify the length of time an employee can be covered while on leave of absence (paid or unpaid). Many carriers do set a time limit. Generally 1 to 6 months with 3 being the norm. If we get a written response from CareFirst it would say something like – it is up to the employer to set the policy and have it in writing.

My educated response to you is – set an expectation and put it in writing. I recommend three months maximum. Should the employee not return to work by that date, then offer the employee State Continuation of Coverage.

Regards,

[REDACTED]



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**From:** [REDACTED]  
**Sent:** Wednesday, December 26, 2018 10:06 AM  
**To:** [REDACTED]  
**Subject:** Question

Hi [REDACTED]

I got [REDACTED] out of office, see the below question I send her:

*[REDACTED] the employee whose termination we rescinded last month; has been on unpaid leave. I just want to re-confirm (see below email chain from earlier this year), that it is not a problem that she is not being paid. If necessary, we would pay her to ensure she stays on insurance.*

Thanks,

[REDACTED]

**From:** [REDACTED]  
**Sent:** Wednesday, April 4, 2018 10:21 AM

To: [REDACTED]  
Subject: RE: Question

Good morning [REDACTED] I looked in the CareFirst contract booklet and do not see anything specific to timeframes for remaining covered during a leave of absence. It may be different based on the type of leave – paid vs. unpaid. I will have to inquire further with CareFirst to see if they can provide any further guidance.

Regards,

[REDACTED] Account Manager



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From: [REDACTED]  
Sent: Tuesday, April 03, 2018 4:25 PM  
To: [REDACTED]  
Subject: RE: Question

Thanks [REDACTED] this is very helpful. Regarding the below passage: How long companies maintain the coverage varies, based on company desires and any **health insurance contract requirements**, but I typically see 60 or 90 days.

Is there any requirement in our health insurance contract? Or can she stay on our insurance indefinitely until she is ready to return to work?

[REDACTED]  
From: [REDACTED]  
Sent: Tuesday, April 3, 2018 4:18 PM  
To: [REDACTED]  
Subject: RE: Question

Hello [REDACTED] I have received a response back from our HR outsourcing team:

No law requires them to PAY an employee who is out on leave.

Most non-FMLA companies (less than 50 employees) have a leave of absence policy (sample attached; page 1 only) that outlines how they will handle leaves, including how long they will maintain the employee's insurance (and the requirement that the employee continue to pay their portion). How long companies maintain the coverage varies, based on company desires and any health insurance contract requirements, but I typically see 60 or 90 days. Then, if the employee doesn't come back after that time, they are offered COBRA/state continuation. Then, if they do return, they get removed from COBRA and back to active coverage.

I hope this helps.

[REDACTED] Account Manager



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**From:** [REDACTED]  
**Sent:** Tuesday, April 03, 2018 2:20 PM  
**To:** [REDACTED]  
**Subject:** RE: Question

Hello [REDACTED] Thank you for the inquiry. I have reached out to our HR outsourcing team to see if they can provide some insight on this for you. I will let you know as soon as I hear back.

Regards,

[REDACTED] Account Manager



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**From:** [REDACTED]  
**Sent:** Tuesday, April 03, 2018 1:43 PM  
**To:** [REDACTED]  
**Subject:** Question

Hi [REDACTED]

One of our employees [REDACTED]. We are wondering if we are required to keep her on payroll at her full salary while she is away? Ideally, we would put her on some sort of leave and keep her on the healthcare plan. If that is not an option, would she be able to stay on our insurance and pay her premium out of pocket even if she was not employed by the firm?

I know this is complex so feel free to give me a call anytime today at [REDACTED]

Thanks,  
[REDACTED]